Electronic Acknowledgement Receipt			
EFS ID:	5134453		
Application Number:	10797919		
International Application Number:	lication Number:		
Confirmation Number:	3346		
Title of Invention:	Multiple options to decline authorization of payment card charges		
First Named Inventor/Applicant Name:	Jeffrey Lewis Brandt		
Customer Number:	60533		
Filer:	Jeffrey G. Toler/Jason D. Smith		
Filer Authorized By:	Jeffrey G. Toler		
Attorney Docket Number:	1033-LB1049		
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Application Type:	Utility under 35 USC 111(a)		

Payment information:

Submitted with Payment	no		
File Listing:			

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		LB1049 Resp to NFOA.pdf	163426	ves	22
			b3cc9e796d54fb93fd361d7858917b19946 dc6c3	/	

Multipart Description/PDF files in .zip description			
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	9
	Applicant summary of interview with examiner	10	22

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.